

**From:** Steve Bower <steve@stevebower.com>  
**Sent:** Saturday, September 19, 2015 11:09 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Comment on RIN 1210-AB32

Hello, I am an individual investor, aged , who has holdings in a traditional IRA, a SEP-IRA, and a ROTH-IRA. I also have holdings in non-retirement accounts.

Being able to use option strategies as I feel best, in \*both\* my retirement accounts and my brokerage accounts is an important tool. Regardless of the complexity of the usage, from simple covered calls to more complex strategies between taxable and non-taxable accounts, I feel that I am well, and best, suited to make my own decisions regarding my use of trading options with my money.

I've used options for many years, and while I understand and respect the goal of protecting people from their own ignorance, you must not at the same time limit people with the knowledge and experience to use a tool wisely.

Removing my ability to use options takes away an important tool and I'd like to register my comment against this proposal.

Thanks, Steve Bower.